

**FIELD VISIT REPORT**

**Submitted by**

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**VISIT TO NEIGHBOURHOOD GROUP**  
**MEETING REPORT**

Name of NHG : Aiswarya Kudumbashree  
Reg. number : 461/10  
Date of meeting : 02/08/2017  
Venue : House of Smt. Sowjath (NHG Member)  
Time : 3.00 pm  
No. of members : 10  
Members attended the meeting : 8

The meeting commenced by 3pm with prayer and was presided over by Smt. Usha, president of the NHG. Smt. Sowjith, the house owner welcomed all the participants. The activity report and accounts were presented in the meeting. It was reported that 10,000/- rupees towards Revolving Fund and Rs 5000/- towards matching grant have been received till date. After discussion both reports were approved by the members.

Rs 300/- towards monthly collection and Rs 2000/- towards loan repayment were collected in the meeting and decided to remit the same in the bank account.

Discussion regarding Suchitwa Keralam Haritha Keralam projects conducted in the meeting. Most of the members told that they are not familiar with any rural self-employment project. They expressed their wish to attend same trainings regarding rural livelihood activities. So that they can involve in such activities they came to an end with the vote of thanks.

**Observations**

- The NHG is a newly registered one. So the members are not well versed in conducting such meetings.
- The NHG members are not involved in any self-employment programmes. So that they should be given proper trainings in self-employment programmes.

**MEETING WITH CDS OFFICIALS**

Date Of Meeting : 05.08.2017  
Ward No : 9  
Venue : House of Smt. Kamalakshi (CDS Member)

Discussions with CDS officials of Mannarkkad municipality ward no. 9 conducted on 05-08-2017. There are 23 Neighborhood Groups in this ward. Smt. Kamalakshi is the CDC member.

Three JLGs with five member each functioning under this CDS. Nearly 15 ME units have been functioning in this ward. The main activities are tea shop, Stationary stall, Tailoring units and Diary units

All this ME units are functioning by availing loan from Kudumbasree. The CDS member requested to reinstate the area incentive and production incentive to the units.

Discussion also conducted with ward member Smt. Vanaja. She expressed the difficulty in going on with farming activities due to shortage of water. Assistance to construct irrigation well and to purchase a motor is necessary to go on with farming, especially banana and vegetable.

### **VISIT TO ME UNIT -I** **“ADUKKALASREE”**

They are sixteen members in Sreelakshmi NHG. Out of these members 10 members jointly initiated a ME unit during 2015 named “Adukkalasree”. The initial capital was a small loan availed from Kudumbasree. This is a manufacturing unit of different types of curry powders. They are marketing their products through a sale outlet named ‘Suvarnam’ operated by Mannarkkad Service cooperative Bank. Neetly packed ‘Dosa batter’ is the new product introduced by Adukkalaree. Smt. Sathi team leader, expressed her satisfaction that they are supplying home maid good quality food materials to the consumers with a small profit margin.

This unit is functioning from 2015 onwards, but not got any subsidy or training from any agencies till date. They requested to provide financial assistance and proper training in production and marketing.

### **VISIT TO ME UNIT -II** **ORMA KUDUMBASREE**

Orma Kudumbasree is a group which contains 12 members functioning in Mannarkkad Municipality for about 7 years. From this group 5 members started a Stationary Stall with the capital amount of Rs 50000 loan availed from Rural Bank Mannarkkad Branch. A small room was constructed and brought the stationary items for Rs 30000. Due to some personal problems for 4 members of this group they couldn't able to run the business properly. Smt Anitha one of this group took initiate the business for the future. Till now the business is in good position. Now she needs to built up a new room nearby her home.

For this purpose she submitted a loan application through Kudumbashree to Rural Bank, Mannarkkad. From the profit of her business she brought a new two wheeler and teaching driving for ladies. If she gets any financial assistance she would like to develop the driving class in a good manner.

### **VISIT TO JLG**

Name of JLG : Bismi JLG  
JLG Reg. Date : 24-07-2017  
Date of visit : 05-08-2017

This JLG with 4 members is functioning in ward number 17 of Mannarkkad municipality. The group activity they selected and implemented was banana cultivation. During 1<sup>st</sup> year they cultivated banana in 4 acres of leased land availing loan from Canara bank at an interest rate 4%. They got a very good profit from this. During second year the land owner directly done the banana cultivation and the JLG has to find out another land for cultivation. Second year also the JLG cultivated banana with cowpea as intercrop and good profit. During third year the crop was failure due to severe drought and so they could not repay the loan amount and suffering from financial crisis

Till date not availed any subsidy from any agencies. They are willing to continue the farming activities if good land with irrigation facilities along with financial assistance obtained.

### **ASRAYA BENEFICIARY**

Name of beneficiary : Miss Sandhya  
Place : Arakurussi, Mannarkkad  
Date of visit : 05-08-2017

Miss Sandhya is a beneficiary of Asraya since 2013. Miss Sandhya is mentally challenged person. She is having only an elder brother for helping and he is suffering from many health problems. Her mother died last year and didn't have own house. She got food and medical assistance for Rs 6420 from this project. Every month she got rice, ground nut, green grams and jagrry from Asraya project. Now she didn't get the help due to fund problems. She is having the only hope in Asraya for her future.